

EXHIBIT A



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ATTN: 329846/ravi

Report Printed: MAR 28 2008

Overview

BUSINESS SUMMARY

SCHULTZE ASSET MANAGEMENT, LLC
3000 Westchester Ave Ste 204
Moved From: 3000 Westchester Ave, Purchase, Ny
Purchase, NY 10577

D&B D-U-N-S Number: 06-974-8072

Now Included with this Report **NEW!**

D&B's Credit Limit Recommendation
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 Payment trends and industry benchmarks
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Rating Change

This is a **single** location.

Web site: www.samco.net

Telephone: 914 701-5260

Manager: GEORGE SCHULTZE, MEM-PRES

Year started: 1998

Employs: 12

Net worth: \$(26,126)

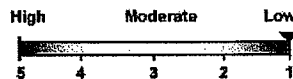
History: CLEAR

SIC: 6282

Line of business: Investment advisory service

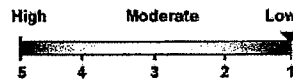
Credit Score Class: 1

Low risk of severe payment delinquency over next 12 months



Financial Stress Class: 1

Low risk of severe financial stress over the next 12 months



12-Month D&B PAYDEX®: 80

When weighted by dollar amount, payments to suppliers average generally within terms.



D&B Rating:

ER6
 Formerly
 ER7

Number of employees:

ER6 is **10 to 19**
 employees.



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EXECUTIVE SUMMARY

The **Financial Stress Class of 1** for this company shows that firms with this classification had a failure rate of 1.2% (120 per 10,000), which is lower than the average of businesses in D&B's database

The **Credit Score class of 1** for this company shows that 2.0% of firms with this classification paid one or more bills severely delinquent, which is lower than the average of businesses in D&B's database.

Predictive Scores	This Business	Comments
Financial Stress Class	1	Failure Rate lower than the average of businesses in D&B's database
Financial Stress Score	1430	Highest Risk: 1,001; Lowest Risk: 1,875
Credit Score Class	1	Probability of Severely Delinquent Payment is lower than the average of businesses in D&B's database
Credit Score	560	Highest Risk: 101; Lowest Risk: 670
Other Key Indicators		
PAYDEX Scores	generally within terms	Pays more promptly than the average for its industry of 2 days beyond terms
Industry Median	2 days beyond terms	
Present management control	10 years	
UCC Filings	UCC filing(s) are not reported for this business	
Public Filings	No record of open Suit(s), Lien(s), or Judgment(s) in the D&B database	
History	Is clear	
Special Events	Are reported for this business	

CREDIT CAPACITY SUMMARY

D&B Rating: ER6

Number of employees: ER6 indicates 10 to 19 employees.

Certain lines of business, primarily banks, insurance companies and government entities, do not lend themselves to classification under the D&B Rating system. Instead, we assign these types of businesses an Employee Range symbol based on the number of people employed. No other significance should be attached to this symbol. The ERN should not be interpreted negatively. It simply means we do not have information indicating how many people are employed at this firm. For more information, see the D&B Rating Key.

# of Employees Total:	12	Payment Activity: (based on 15 experiences)
As of 09/01/01		
Worth:	\$(26,126)	Average High Credit: \$780
Working Capital:	\$(816,167)	Highest Credit: \$2,500
		Total Highest Credit: \$10,200

Note: The Worth amount in this section may have been adjusted by D&B to reflect typical deductions, such as certain intangible assets.

SPECIAL EVENTS

08/10/2007

ANNOUNCED MERGER/ACQUISITION: According to published reports on June 27, 2007, Tweeter Home Entertainment Group, Inc. (Canton, MA) announced two "stalking horse" bids for its assets in connection with the Company's Chapter 11 reorganization efforts. Schultze Asset Management, LLC (Purchase, NY) has made a \$38 million going concern bid for substantially all of the Company's assets. Schultze would also assume \$8 million of Tweeters cure costs associated with the Company's bankruptcy proceeding. Schultze's bid includes the purchase of Tweeters 18.75% interest in Tivoli Audio, LLC (Boston, MA).

Business address has changed from 3000 Westchester Ave, Purchase, NY, 10577 to 3000 Westchester Ave Ste

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Jump to:

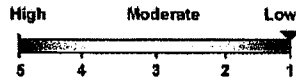
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Scores ☒ **D&B Exclusive**

FINANCIAL STRESS SUMMARY

The Financial Stress Summary Model predicts the likelihood of a firm ceasing business without paying all creditors in full, or reorganization or obtaining relief from creditors under state/federal law over the next 12 months. Scores were calculated using a statistically valid model derived from D&B's extensive data files.

Financial Stress Class: 1



Low risk of severe financial stress, such as a bankruptcy, over the next 12 months.

Incidence of Financial Stress

Among Businesses with this Class: 1.20% (120 per 10,000)
Average of Businesses in D&B's Database: 2.60% (260 per 10,000)

Financial Stress National Percentile: 79 (Highest Risk: 1; Lowest Risk: 100)

Financial Stress Score: 1430 (Highest Risk: 1,001; Lowest Risk: 1,875)

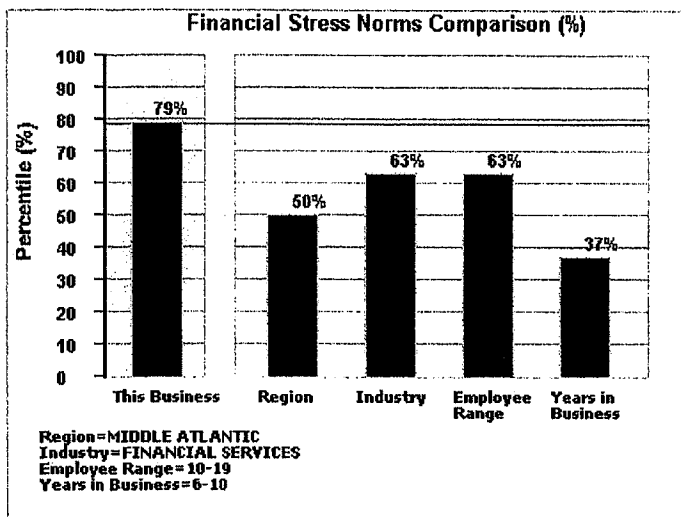
The Financial Stress Score of this business is based on the following factors:

- No record of open suit(s), lien(s), or judgment(s) in the D&B files.
- Control age or date entered in D&B files indicates higher risk.
- 1% of trade dollars indicate slow payment(s) are present.

Notes:

- The Financial Stress Class indicates that this firm shares some of the same business and financial characteristics of other companies with this classification. It does not mean the firm will necessarily experience financial stress.
- The Incidence of Financial Stress shows the percentage of firms in a given Class that discontinued operations with loss to creditors. The Average Incidence of Financial Stress is based on businesses in D&B's database and is provided for comparative purposes.
- The Financial Stress National Percentile reflects the relative ranking of a company among all scorable companies in D&B's file.
- The Financial Stress Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Financial Stress Class, Percentile, Score and Incidence statistics are based on sample data from 2004.

Norms	National %
This Business	79
Region: MIDDLE ATLANTIC	50
Industry: FINANCIAL SERVICES	63
Employee Range: 10-19	63



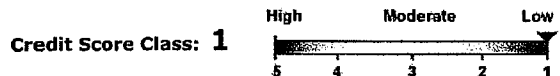
Years in Business: 37
6-10

This business has a Financial Stress Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

CREDIT SCORE CLASS SUMMARY

The Credit Score Class predicts the likelihood of a firm paying in a severely delinquent manner (90+ Days Past Terms) over the next twelve months. It was calculated using statistically valid models and the most recent payment information in D&B's files.



Low risk of severe payment delinquency over next 12 months.

Incidence of Delinquent Payment

Among Companies with this Class: 2.00%
Average Compared to Businesses in D&B's Database: 20.10%

Credit Score Percentile: 95 (Highest Risk: 1; Lowest Risk: 100)

Credit Score: 560 (Highest Risk: 101; Lowest Risk: 670)

The Credit Score of this business is based on the following factors:

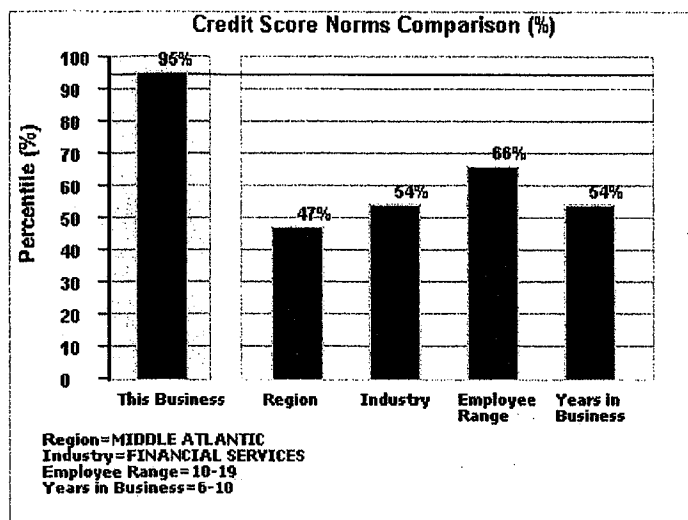
- No record of open suit(s), lien(s), or judgment(s) in the D&B files.

Notes:

- The Credit Score Class indicates that this firm shares some of the same business and payment characteristics of other companies with this classification. It does not mean the firm will necessarily experience delinquency.
- The Incidence of Delinquent Payment is the percentage of companies with this classification that were reported 90 days past due or more by creditors. The calculation of this value is based on an inquiry weighted sample.
- The Percentile ranks this firm relative to other businesses. For example, a firm in the 80th percentile has a

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- lower risk of paying in a severely delinquent manner than 79% of all scorable companies in D&B's files.
- The Credit Score offers a more precise measure of the level of risk than the Class and Percentile. It is especially helpful to customers using a scorecard approach to determining overall business performance.
- All Credit Class, Percentile, Score and Incidence statistics are based on sample data from 2004.



Norms	National %
This Business	95
Region: MIDDLE ATLANTIC	47
Industry: FINANCIAL SERVICES	54
Employee Range: 10-19	66
Years in Business: 6-10	54

This business has a Credit Score Percentile that shows:

- Lower risk than other companies in the same region.
- Lower risk than other companies in the same industry.
- Lower risk than other companies in the same employee size range.
- Lower risk than other companies with a comparable number of years in business.

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Payments ☒ D&B Exclusive

PAYMENT TRENDS

Total Payment Experiences in D&B's File: 15	
Payments Within Terms: (not dollar weighted)	96%
Total Placed For Collection:	0
Average Highest Credit:	\$780
Largest High Credit:	\$2,500
Highest Now Owing:	\$1,000
Highest Past Due:	\$0

Current PAYDEX is:	80	equal to generally within terms
Industry Median is:	79	equal to 2 days beyond terms
Payment Trend currently is:	unchanged, compared to payments three months ago	

Indications of slowness can be the result of dispute over merchandise, skipped invoices, etc. Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed.

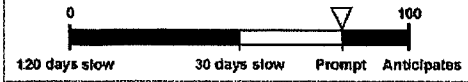
PAYDEX Scores

Shows the D&B PAYDEX scores as calculated on the most recent 3 months and 12 months of payment experiences.

The D&B PAYDEX is a unique, dollar weighted indicator of payment performance based on up to payment experiences as reported to D&B by trade references. A detailed explanation of how to read and interpret PAYDEX scores can be found at the end of this report.

3-Month D&B PAYDEX: 80

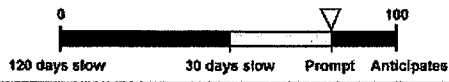
When weighted by dollar amount, payments to suppliers average within terms.



Based on payments collected over last 3 months.

12-Month D&B PAYDEX: 80

When weighted by dollar amount, payments to suppliers average generally within terms.



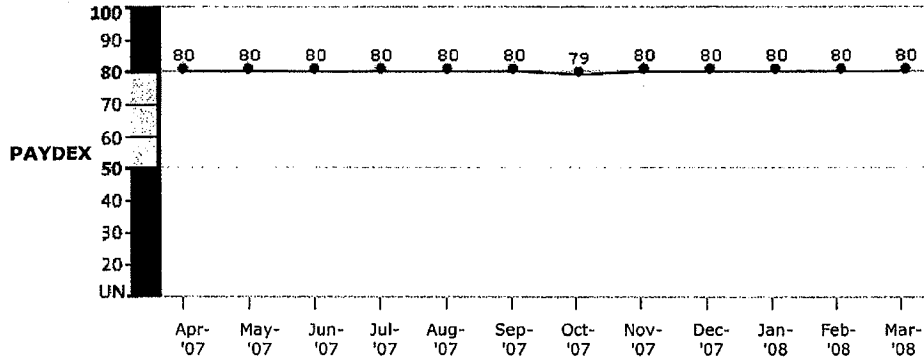
Based on payments collected over last 12 months.

PAYDEX Yearly Trend

12 Month PAYDEX Scores Comparison to Industry

	4/07	5/07	6/07	7/07	8/07	9/07	10/07	11/07	12/07	1/08	2/08	3/08
This Business	80	80	80	80	80	80	79	80	80	80	80	80
Industry Quartiles												
Upper			80			80			80			80
Median			79			79			79			79
Lower			73			71			71			73

Shows the trend in D&B PAYDEX scoring over the past 12 months.



Last 12 Months

Based on payments collected over the last 12 months.

- Current PAYDEX for this Business is 80, or equal to generally within terms
- The 12-month high is **80**, or equal to generally within terms
- The 12-month low is **79**, or equal to 2 days beyond terms

PAYDEX Comparison to Industry

Shows PAYDEX scores of this Business compared to the Primary Industry from each of the last four quarters. The Primary Industry is Investment advisory service, based on SIC code 6282.

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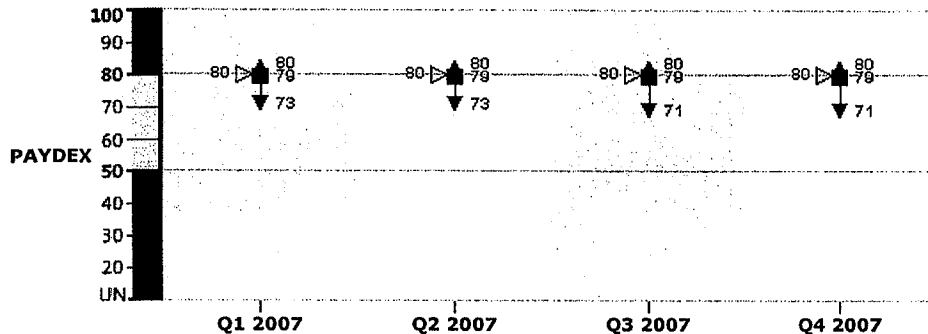
Quarterly PAYDEX Scores Comparison to Industry

Previous Year

	3/06	6/06	9/06	12/06
This Business	UN	80	80	80
Industry Quartiles				
Upper	80	80	80	80
Median	79	79	79	79
Lower	73	72	73	73

Current Year

	3/07	6/07	9/07	12/07
This Business	80	80	80	80
Industry Quartiles				
Upper	80	80	80	80
Median	79	79	79	79
Lower	73	73	71	71



Last 12 Months

Based on payments collected over the last 4 quarters.

Score Comparison Key:

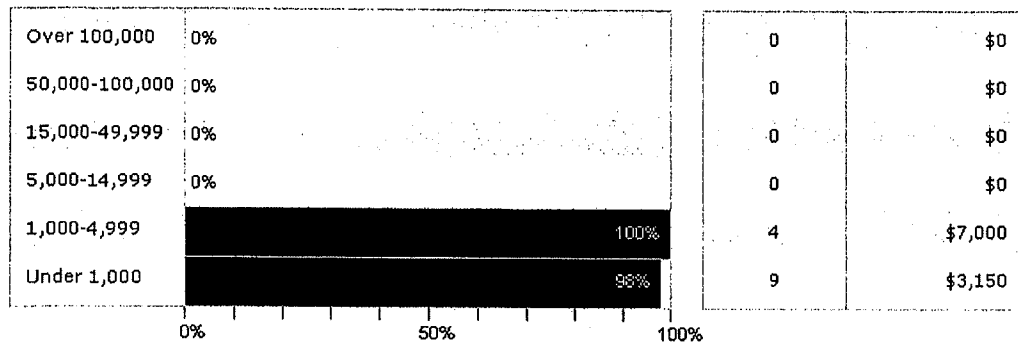
- ▷ This Business
- ▲ Industry upper quartile
- Industry median
- ▼ Industry lower quartile

- Current **PAYDEX** for this Business is **80**, or equal to generally within terms
- The present industry **median score** is **79**, or equal to 2 days beyond terms.
- Industry upper quartile represents the performance of the payers in the 75th percentile
- Industry lower quartile represents the performance of the payers in the 25th percentile

Payment Habits

For all payment experiences within a given amount of credit extended, shows the percent that this Business paid within terms. Provides number of experiences used to calculate the percentage, and the total dollar value of the credit extended.

\$ Credit Extended	% of Payments Within Terms	# Payment Experiences	\$ Total Dollar Amount
--------------------	----------------------------	-----------------------	------------------------



Based on payments collected over the last 12 months.

Payment experiences reflect how bills are met in relation to the terms granted. In some instances, payment beyond terms can be the result of disputes over merchandise, skipped invoices, etc.

PAYMENT SUMMARY

The Payment Summary section reflects payment information in D&B's file as of the date of this report.

There are 15 payment experiences in D&B's file for the most recent 12 months, with 13 experiences reported during the last three month period.

Below is an overview of the company's dollar-weighted payments, segmented by its suppliers' primary industries:

	Total Rcv'd (#)	Total Dollar Amts (\$)	Largest High Credit (\$)	Within Terms (%)	Days Slow <31 31-60 61-90 90> (%)			
Top industries:								
Misc business service	4	1,050	500	100	0	0	0	0
Mfg photograph equip	2	3,250	2,500	100	0	0	0	0
Short-trm busn credit	2	1,100	1,000	95	0	5	0	0
Nonclassified	2	1,500	1,000	100	0	0	0	0
Telephone communictns	1	2,500	2,500	100	0	0	0	0
Radiotelephone commun	1	500	500	100	0	0	0	0
Air courier service	1	250	250	100	0	0	0	0
Photocopying service	1	0	0	0	0	0	0	0
Other payment categories:								
Cash experiences	0	0	0					
Payment record unknown	1	50	50					
Unfavorable comments	0	0	0					
Placed for collections:								
With D&B	0	0	0					
Other	0	N/A	0					
Total in D&B's file	15		2,500					

The highest **Now Owes** on file is \$1,000 The highest **Past Due** on file is \$0

Accounts are sometimes placed for collection even though the existence or amount of the debt is disputed. Indications of slowness can be result of dispute over merchandise, skipped invoices, etc.

PAYMENT DETAILS

Detailed payment history

Date Reported	Paying Record	High Credit	Now Owes	Past Due	Selling Terms	Last Sale
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(mm/yy)		(\$)	(\$)	(\$)	Within (months)
03/08	Ppt	2,500	0		4-5 mos
	Ppt	2,500	0	0	6-12 mos
	Ppt	750	750		
02/08	Ppt	1,000	1,000	0	1 mo
	Ppt-Slow 60 (006)	100	0	0	4-5 mos
		50	0	0	6-12 mos
01/08	Ppt	500	0	0	6-12 mos
	Ppt	500	0	0	2-3 mos
	Ppt	500	500	0	1 mo
	Ppt	250	100	0	1 mo
	Ppt	250	100	0	1 mo
	Ppt	50	0	0	2-3 mos
12/07	Ppt	0	0		4-5 mos
11/07	Ppt	1,000	1,000		1 mo
03/07	Ppt	250	250	0	1 mo

Each experience shown is from a separate supplier. Updated trade experiences replace those previously reported.

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Public Filings

PUBLIC FILINGS

The following data includes both open and closed filings found in D&B's database on the subject company.

Record Type	# of Records	Most Recent Filing Date
Bankruptcy Proceedings	0	-
Judgments	0	-
Liens	0	-
Suits	2	08/03/2001
UCC's	0	-

The following Public Filing data is for information purposes only and is not the official record. Certified copies can only be obtained from the official source.

SUITS

Suit amount: \$2,323
Status: Settled
DOCKET NO.: DC-006749-2001
Plaintiff: CYNTHIA J GIRONE
Defendant: SCHWARTZBERG ASSOC
Cause: CONTRC-REG
Where filed: OCEAN COUNTY SPECIAL CIVIL/SMALL CLAIMS COURT, TOMS RIVER, NJ

Date status attained: 10/16/2001
Date filed: 08/03/2001
Latest Info Received: 02/04/2005

Suit amount: \$2,370
Status: Withdrawn
DOCKET NO.: 3615497
Plaintiff: WINICK AND RICH PC
Defendant: SCHWARTZBERG ASSOCIATES
Where filed: NEW YORK CITY CIVIL COURT - NEW YORK COUNTY, NEW YORK, NY

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Date status attained: 11/06/1997
Date filed: 11/06/1997
Latest Info Received: 10/08/1999

If it is indicated that there are defendants other than the report subject, the lawsuit may be an action to clear title to property and does not necessarily imply a claim for money against the subject.

The public record items contained in this report may have been paid, terminated, vacated or released prior to the date this report was printed.

GOVERNMENT ACTIVITY

Activity summary

Borrower (Dir/Guar):	NO
Administrative debt:	NO
Contractor:	NO
Grantee:	NO
Party excluded from federal program(s):	NO

Possible candidate for socio-economic program consideration

Labor surplus area:	N/A
Small Business:	YES (2008)
8(A) firm:	N/A

The details provided in the Government Activity section are as reported to Dun & Bradstreet by the federal government and other sources.

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History & Operations

HISTORY

The following information was reported **08/10/2007**:

Management: GEORGE SCHULTZE, MEM-PRES
 EDWARD PETIT, MNG DIR
 PHIL SMITH, ADV BOARD
 JOHN SCHWARZ, ADV BOARD
 GENE STOHLER, ADV BOARD
 CARL YOUNGMAN, ADV BOARD
 S. IWAN JUWANA, ANALYST
 TOM BONANNO, CFO
 M. ARI BRUGER ESQ., V PRES
 MARK KRONFELD, V PRES
 MILLIE NUNE, COMPLIANCE OFFICER
 CECILIA MICHACA, OFFICE MANAGER
 TOM BEONANNO, CFO
 MILLIE NUNNE, COO

On August 4, 1999, George Schultze, Managing Member, stated that the company was registered with the New York Secretary of State as a Limited Liability Company in 1995. On August 4, 1998, the New York Secretary of State was not able to confirm this information.

Business started 1998 by family members.

GEORGE SCHULTZE. Work history unknown.

EDWARD PETIT. Work history unknown.

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PHIL SMITH. Work history unknown.

JOHN SCHWARZ. Work history unknown.

GENE STOHLER. Work history unknown.

CARL YOUNGMAN. Work history unknown.

S. IWAN JUWANA. 2004 - present Schultze Asset Management LLC.

TOM BONANNO. 2004 - present Schultze Asset Management LLC.

M. ARI BRUGER ESQ. 2005 - present Schultze Asset Management LLC.

MARK KRONFELD. 2005 - present Schultze Asset Management LLC.

MILLIE NUME. 2005 - present Schultze Asset Management LLC.

CECILIA MICHACA. 2004 - present Schultze Asset Management LLC.

TOM BEONANNO. Work history unknown.

MILLIE NUNNE. Work history unknown.

Business address has changed from 267 Amboy Ave, Metuchen, NJ, 08840 to 101 Old Mamaroneck Rd, Ste 3c1, White Plains, NY, 10605.

Business address has changed from 50 Main Street, Suite 1000, White Plains, NY, 10606 to 3000 Westchester Avenue, Purchase, NY, 10577.

Business address has changed from 3000 Westchester Ave, Purchase, NY, 10577 to 3000 Westchester Ave Ste 204, Purchase, NY, 10577.

OPERATIONS

08/10/2007

Description: Provides investment advisory services (100%). ADDITIONAL TELEPHONE NUMBER(S): Facsimile (Fax) 914 701-5269.

Terms are contractual basis and on a fee basis. Has 5 account(s). Sells to commercial concerns. Territory : International.

Employees: 12 which includes partners.

Facilities: Rents 3,500 sq. ft. on 2nd floor of 2 story steel building.

SIC & NAICS

SIC:

Based on information in our file, D&B has assigned this company an extended 8-digit SIC. D&B's use of 8-digit SICs enables us to be more specific to a company's operations than if we use the standard 4-digit code.

NAICS:

523930 Investment Advice

The 4-digit SIC numbers link to the description on the Occupational Safety & Health Administration (OSHA) Web site. Links open in a new browser window.

62829902 Investment advisory service

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Banking & Finance

KEY BUSINESS RATIOS

Business ratios are not available for this company or its industry. Certain segments, such as financial services, insurance companies, government agencies and public institutions, have distinctive financial reporting characteristics that do not allow for calculation of these measures.

FINANCE

08/10/2007

One-year statement comparative:

	Interim Sep 1 2001
Current Assets	80,287
Current Liabs	896,454
Current Ratio	0.09
Working Capital	(816,167)
Other Assets	790,041
Net Worth	(26,126)
Long Term Liab	0

Sources contacted verified information on August 7, 2007.

CUSTOMER SERVICE

If you have questions about this report, please call our Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. If you are outside the U.S. contact your local D&B office.

*** Additional Decision Support Available ***

Additional D&B products, monitoring services and specialized investigations are available to help you evaluate this company or its industry. Call Dun & Bradstreet's Customer Resource Center at 1.800.234.3867 from anywhere within the U.S. or visit our website at www.dnb.com.

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